BILLING AND PAYMENT SERVICES USER GUIDE FOR EMPLOYERS

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SHOP Marketplace Billing and Payment System for Employers

If you're an employer providing SHOP Marketplace coverage, you'll use your HealthCare.gov account to make a single monthly premium payment to your health and dental plan (if offering dental coverage). The SHOP Marketplace will send your payment to each health insurance company on your account.

You must make all payments through your HealthCare.gov account, and not directly to your insurance companies.

Employer Payment and Billing

You must make your premium payment for coverage to become effective by the enrollment deadline, and to maintain coverage for your employees. If you've authorized an agent or broker to access your account, they can view your invoices and payment history, but can't make payments for you.

There are three (3) ways to make your payment:

- **Pay online.** This is the fastest way to pay so you won't have any payment delays or lapse in coverage. Log on to **HealthCare.gov/small-businesses/** and select **view invoice/make a payment**. You may also choose the Auto-Pay option for added convenience. If you pay your premium online, you'll get a payment confirmation notice. Keep this notice for your records.

- **Mail your SHOP payments to:**
  SHOP Marketplace
  P.O. Box 2130
  South Portland, ME 04116

  Make checks payable to the SHOP Marketplace and allow 5-7 days for delivery and processing. If you pay with a paper check, you won't get a payment confirmation notice. You can call the SHOP Call Center to confirm that your payment was received.

- **Pay by phone.** You can pay your premiums through the SHOP Call Center where a representative can start an electronic funds transfer (EFT) on your behalf. For any questions on your bill and to pay by phone, contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. EST. TTY users should call 711 to reach a customer service representative.

Note: Cash and credit cards aren't acceptable payment methods.

- You can set up a recurring payment. Recurring payments always occur on the first of the month.

- You must make your first payment by the 15th of the month to ensure coverage the first of the following month.

- After coverage has started (after the first of the month) you can set up the recurring payment.

When to pay your premium

You must pay your first month's premium by the 15th of the month for coverage to start on the 1st of the following month.

- For example, if you want your coverage to start on April 1, you should pay the full premium amount by March 15. The SHOP won't process partial payments.
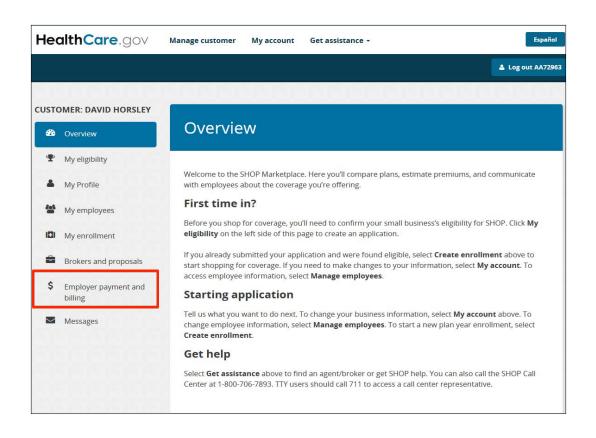
After you pay your first premium, your invoices are emailed to your SHOP inbox on or about the 10th of each month. You can access your inbox through HealthCare.gov. If you prefer, we'll also mail a paper invoice. To request a paper invoice, call the SHOP Call Center. You can also update your preferred communication method in your enrollment application to get monthly paper invoices.

- You must pay your premium payments by the 1st of each month. If you have health and dental coverage, you must pay both premiums in full so you don't lose your coverage.

- If you don't pay the full payment on time, it will be late and your coverage may be terminated.

- Find out how the SHOP Marketplace handles late premium payments and terminated coverage at **Marketplace.cms.gov/outreach-and-education/late-shop-employer-payments.pdf.**

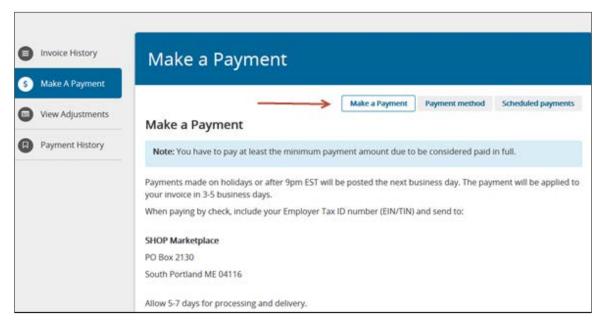# How to Pay Your Premium through the SHOP Billing and Payment System

Follow these steps to make your SHOP premium payments, view your invoice history, invoice adjustments, and payment history.
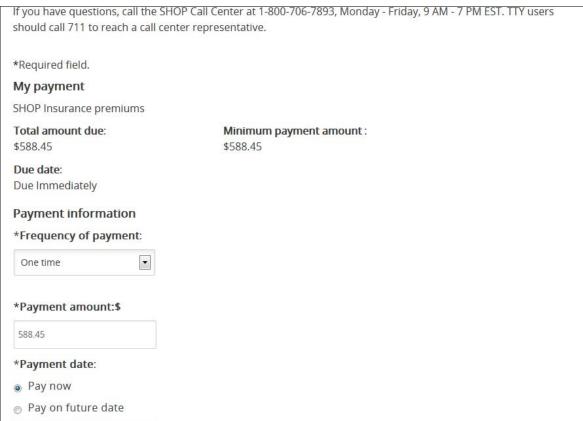
- **Log into HealthCare.gov/small-businesses**. Enter your Marketplace username and password.

- Select the **Employer payment and billing** link on the left of **My account.**

HealthCare.gov   **Manage customer**   **My account**   **Get assistance** ▾   Español

👤 Log out AA72963

CUSTOMER: DAVID HORSLEY

- 🏁 Overview
- 🏆 My eligibility
- 👤 My Profile
- 👥 My employees
- 📷 My enrollment
- 💼 Brokers and proposals
- $ Employer payment and billing
- ✉ Messages

Overview

Welcome to the SHOP Marketplace. Here you'll compare plans, estimate premiums, and communicate with employees about the coverage you're offering.

First time in?

Before you shop for coverage, you'll need to confirm your small business's eligibility for SHOP. Click **My eligibility** on the left side of this page to create an application.

If you already submitted your application and were found eligible, select **Create enrollment** above to start shopping for coverage. If you need to make changes to your information, select **My account**. To access employee information, select **Manage employees**.

Starting application

Tell us what you want to do next. To change your business information, select **My account** above. To change employee information, select **Manage employees**. To start a new plan year enrollment, select **Create enrollment**.

Get help

Select **Get assistance** above to find an agent/broker or get SHOP help. You can also call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to access a call center representative.
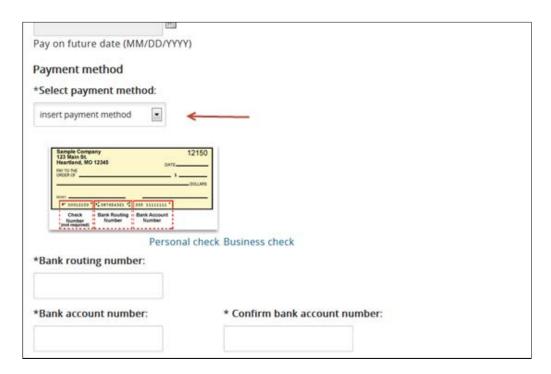
Make a payment

On the **Make a Payment** screen page, you can make premium payments, set up recurring payments, and get a payment confirmation. Select the **Make a Payment** tab to start the payment process, then follow these steps.
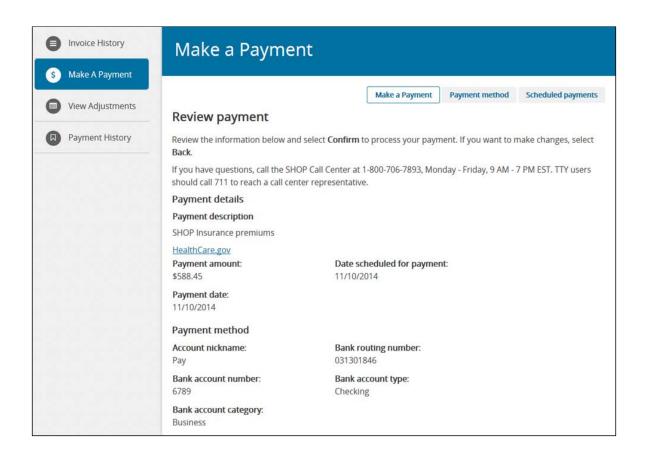

If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.

*Required field.

My payment

SHOP Insurance premiums

Total amount due:
$588.45

Minimum payment amount :
$588.45

Due date:
Due Immediately

Payment information

*Frequency of payment:

[One time ▼]

*Payment amount:$

[588.45]

*Payment date:

⦿ Pay now

◯ Pay on future date

- **Enter payment information.**

  - Select **One-time** payment or **Recurring** payment from the **Frequency of payment** drop-down menu.

  - Enter the amount you want to pay in the box under **Payment amount**.

  - Under **Payment date**, select **Pay now** or **Pay on future date**. If you select pay on a future date, you can choose the date you want to pay on the pop-up calendar.

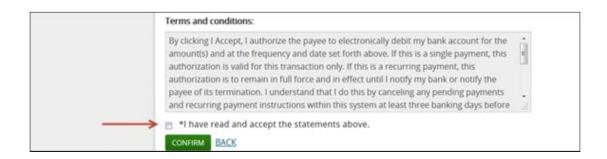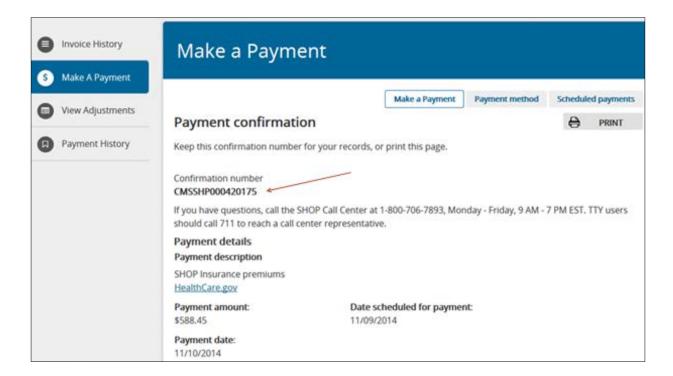- **Choose payment method.** Select your payment method from the drop-down menu under **Select payment method**.

- ■ **Enter bank information.**

  - Bank routing number (we only accept valid bank routing numbers)

  - Bank account number (enter only numeric values)

  - Bank account type

- ■ **Create account nickname**. Make up an **Account nickname** to easily identify this payment method in the future. This is optional.

- ■ **View saved payment methods.** If you've made a payment before, you can select a saved payment method from the drop down menu. To use a different payment method, select **Use a new payment account** link. Select **Continue** to review and confirm your payment information.

- ■ **Submit and confirm payment.** On the **Review payment** page, review the payment details. Read the terms and conditions carefully and select the box to accept the statements and authorize payment. Select **Confirm** to submit your payment.
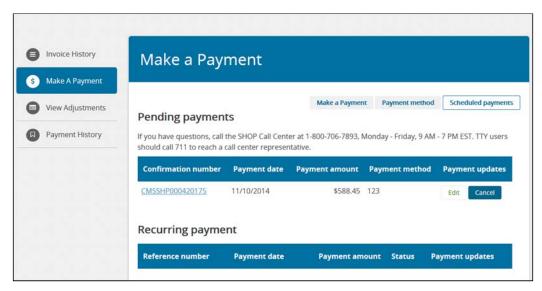
Terms and conditions:

By clicking I Accept, I authorize the payee to electronically debit my bank account for the amount(s) and at the frequency and date set forth above. If this is a single payment, this authorization is valid for this transaction only. If this is a recurring payment, this authorization is to remain in full force and in effect until I notify my bank or notify the payee of its termination. I understand that I do this by canceling any pending payments and recurring payment instructions within this system at least three banking days before

☐ *I have read and accept the statements above.

CONFIRM   BACK

- **Review your payment details and confirmation number.** You'll see the **Payment confirmation** page if you successfully submit your payment. Keep your confirmation number(s) for your records. You can also print this confirmation page.

Pending payments

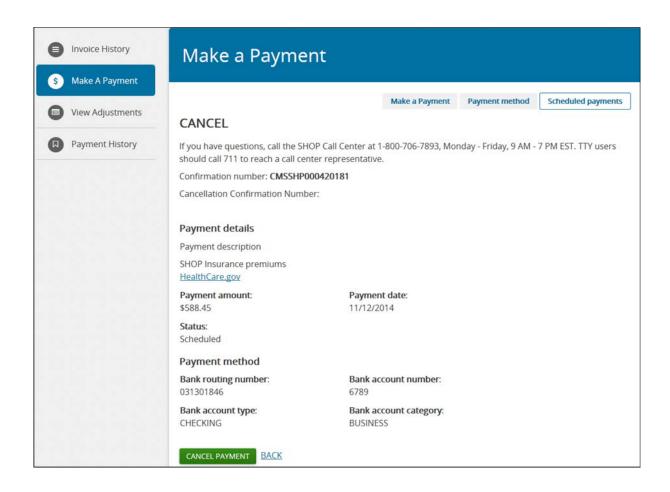Once you make your payment, click **Scheduled payments**.

- On the **Pending payments** screen, you can view your pending and scheduled payments, including confirmation numbers, payment dates, payment amounts, and payment methods.
- Select **Edit** or **Cancel** under the **Payment updates** field to make changes or cancel a payment.

Cancel payment

To cancel a payment, select **Cancel** on the **Pending payments** page. Then select the **CANCEL PAYMENT** button on the **CANCEL** page.

- You'll get a payment cancellation confirmation with a confirmation number.
- To return to the **Make a Payment** page, select **BACK** at the bottom of the page.

Edit or stop recurring payments

On the **Pending payments** screen, you can edit or stop recurring payments by selecting the **Stop payments** link in the **Payment updates** field.

Recurring payment

Reference number	Payment date	Payment amount	Status	Payment updates
CMSSHPR00000171	11/01/2014	$900.52	ACTIVE	Stop payments

To change a recurring payment, you must cancel the one you have and then set up a new recurring payment method. To set up a new recurring payment, add a new payment method under the **Payment method tab.**
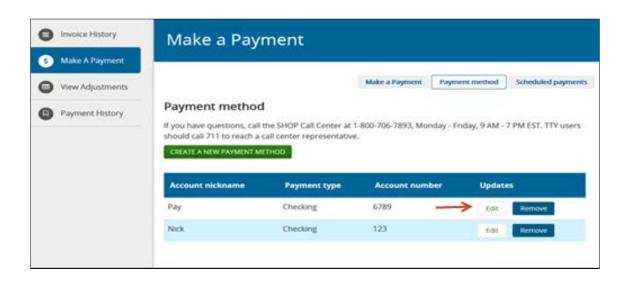
Remember to make your first payment as a stand-alone payment. You should set up recurring payments only after the first of the month for which your coverage is effective.

Payment methods

Select the **Payment method** tab to see your saved payment methods. You'll see the:

- Account nickname

- Payment type

- Account number (last four digits)

Select **Edit** under the **Updates** field to make changes to your payment method. To delete a payment method, select **Remove.** If there's a pending transaction using one of your assigned accounts, you can't delete it until after the payment has processed.
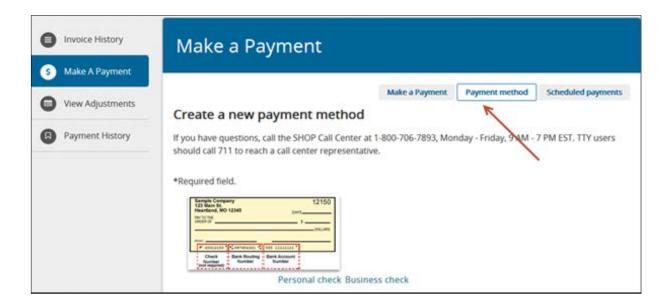
Create new payment method

Select the **Payment method** tab to add a new payment method, and set up automatic, recurring payments on the **Create a new payment method** page.

- Select the **CREATE A NEW PAYMENT METHOD** tab to add a new payment method.
- To set up recurring payments, enter or change the:
  - Bank routing number
  - Bank account number
  - Bank account type
  - Account nickname
- Select **Save** to return to the **Make a payment** page.

Note: If you decide not to set up a recurring payment, select **BACK** to return to the **Payment methods** page.
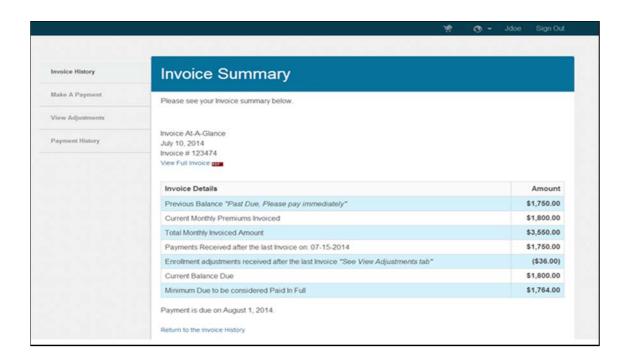
Invoice history

To view a history of your invoices, select **Employer Payment and Billing** link in **My account.** Then select **Invoice History.**
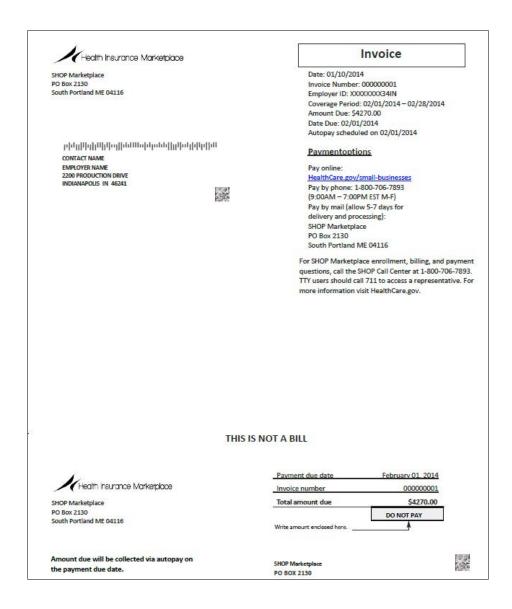
- You'll see the invoice date, amount paid, and invoice summary for up to 15 months of payments.

- Select the **Summary** link to view the invoice details for a specific month. You'll see:

  - Previous balance/current monthly balance

  - Total monthly invoiced amount/Payments received after the last invoice

  - Enrollment adjustments received after the last invoice

  - Current balance due/payment due date

  - Minimum due to be considered paid in full

- Select the **View Full Invoice** link to see the entire invoice in PDF format. (You'll need Adobe reader to view the invoice. Download Adobe reader free at **http://get.adobe.com/reader/).**
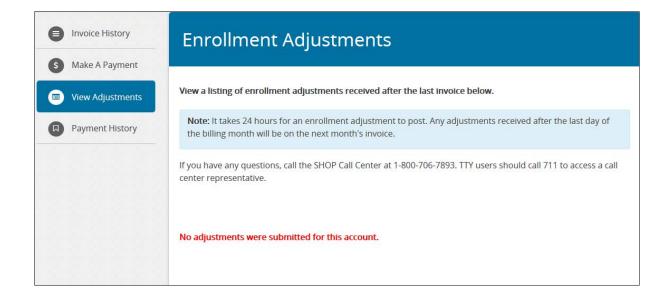
View adjustments

Select the **View Adjustments** link to see any changes made to your enrollment on the **Enrollment Adjustments** page. Your monthly premium may increase or decrease based on any changes to your group enrollment (like adding or deleting employees or dependents) during the past month.
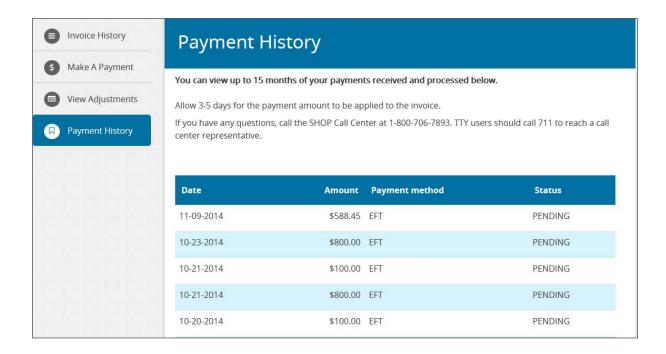
On the **View Adjustments** page, you'll see:

- Date of adjustment

- Adjustment transaction description

- Employee name

- Amount of adjustment
  Note: A parenthesis ( ) means your premium amount due was reduced.

- Status of adjustment

Payment history

Select the **Employer Payment and Billing** link in **My account** to view the **Payment History** page. You can see up to 15 months of payment history.

- If your payment didn't process in good standing (like if you had insufficient funds), the payment status will show **FAILED.**

- A SHOP Call Center representative will call you if you have a failed payment. You can start a new payment by selecting the **Make a Payment** tab, or authorize the call center representative to take your payment over the phone.

Get answers to your questions

If you have questions about billing or other SHOP Marketplace questions, contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. EST. TTY users should call 711 to reach a call center representative.

For more information on the SHOP Marketplace, visit **HealthCare.gov/small-businesses.**

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